



DSHS – Behavioral Health & Service Integration Administration

Washington State
Health Care Authority

Bridging the Gap – Free Clinic Opportunities

**Washington Healthcare Access Alliance
Free Clinic Conference, September 21, 2013**

Jane Beyer, DSHS - Behavioral Health & Service Integration Administration

Today's Topics

- Expanding coverage options
- October 1, 2013 – new eligibility portal
- Medicaid covered benefits
- Thinking ahead - opportunities

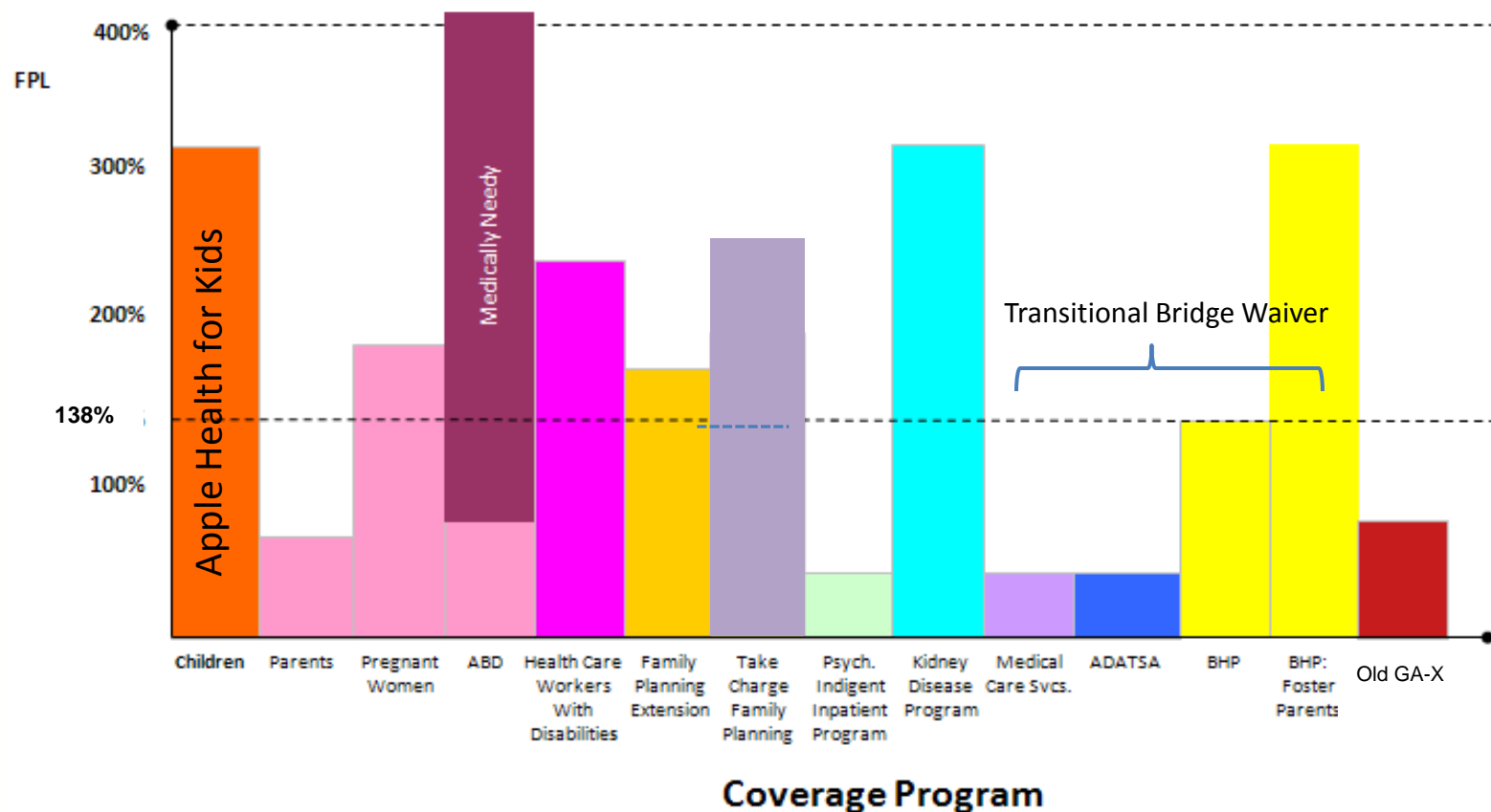
What does this mean for you?

Expanding Coverage Options

Washington's Medicaid Expansion Goals

- **Streamline administrative processes** to capitalize on opportunities
- **Leverage new federal financing opportunities** to ensure the Medicaid expansion is sustainable
- **Maximize use of technology** to create consumer-friendly application/enrollment/renewal experience
- **Maximize continuity of coverage & care** as individuals move between subsidized coverage options
- **Reform the WASHINGTON WAY**—comply with, or seek waiver from, specific ACA requirements related to coverage and eligibility, as needs are identified

Current Public Programs



2014 Coverage Options

**Health Care Authority and
Department of Social & Health Services**

<http://www.hca.wa.gov/>

**Public
Programs**

**Advance
Premium
Tax Credits**

**Large
Employer
Groups**

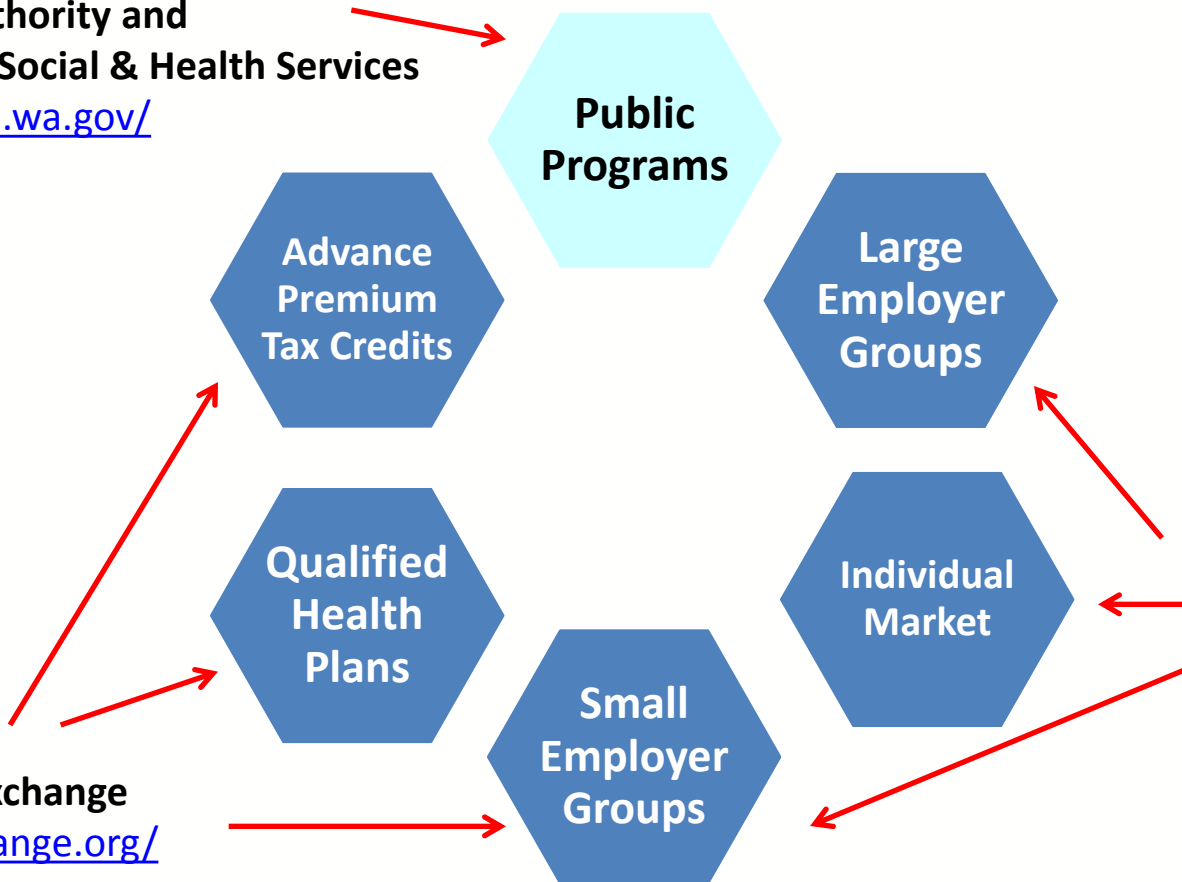
**Qualified
Health
Plans**

**Individual
Market**

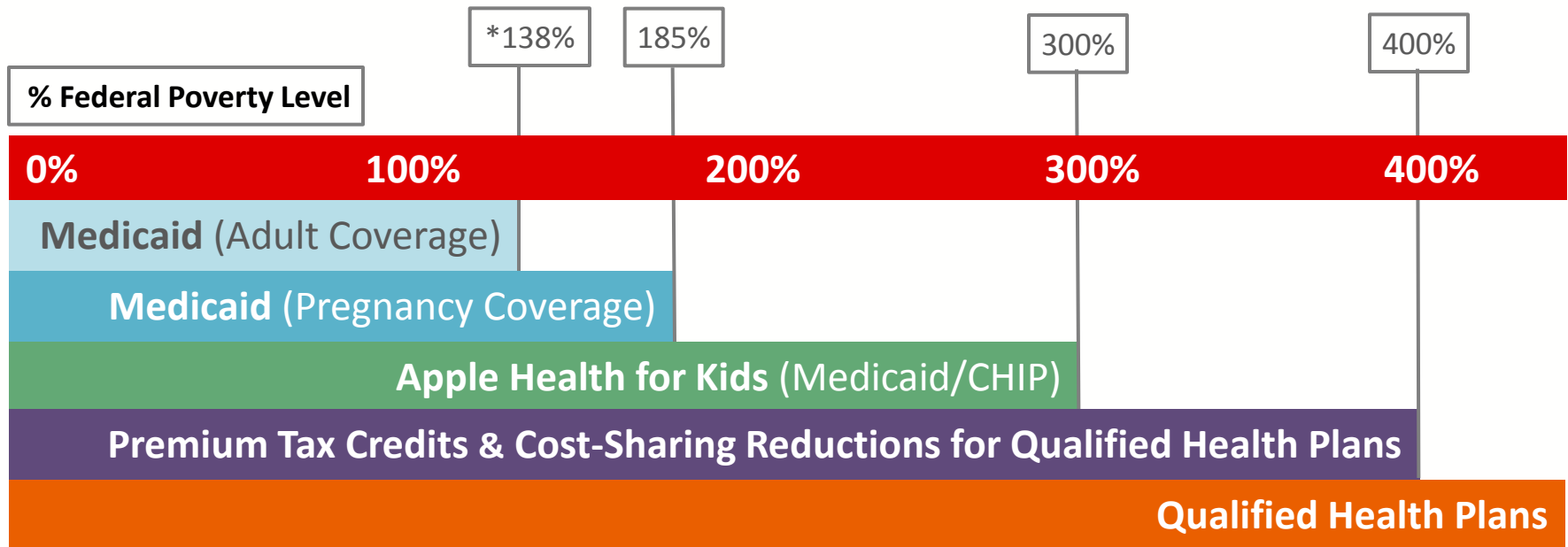
**Small
Employer
Groups**

**Office of the
Insurance
Commissioner**
<http://www.insurance.wa.gov/>

Health Benefit Exchange
<http://wahbexchange.org/>



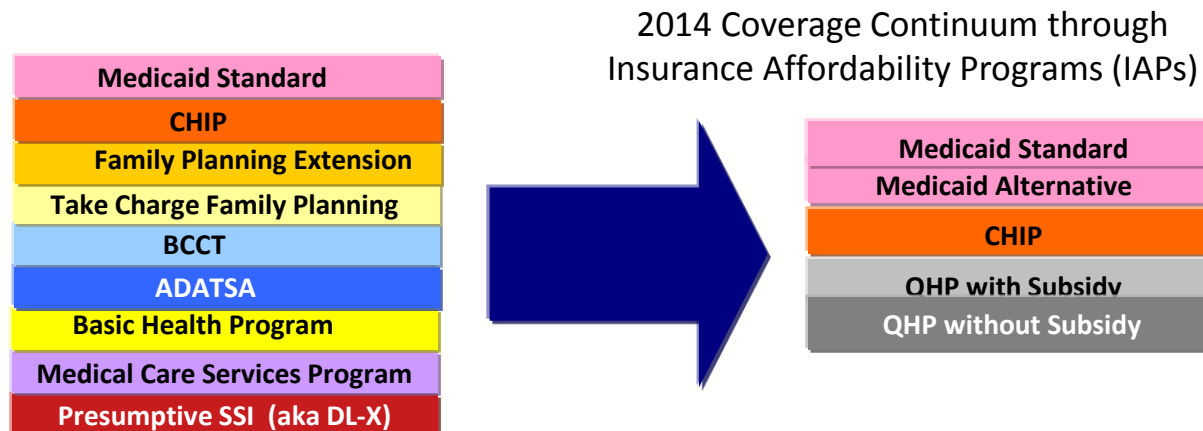
Insurance Affordability Continuum



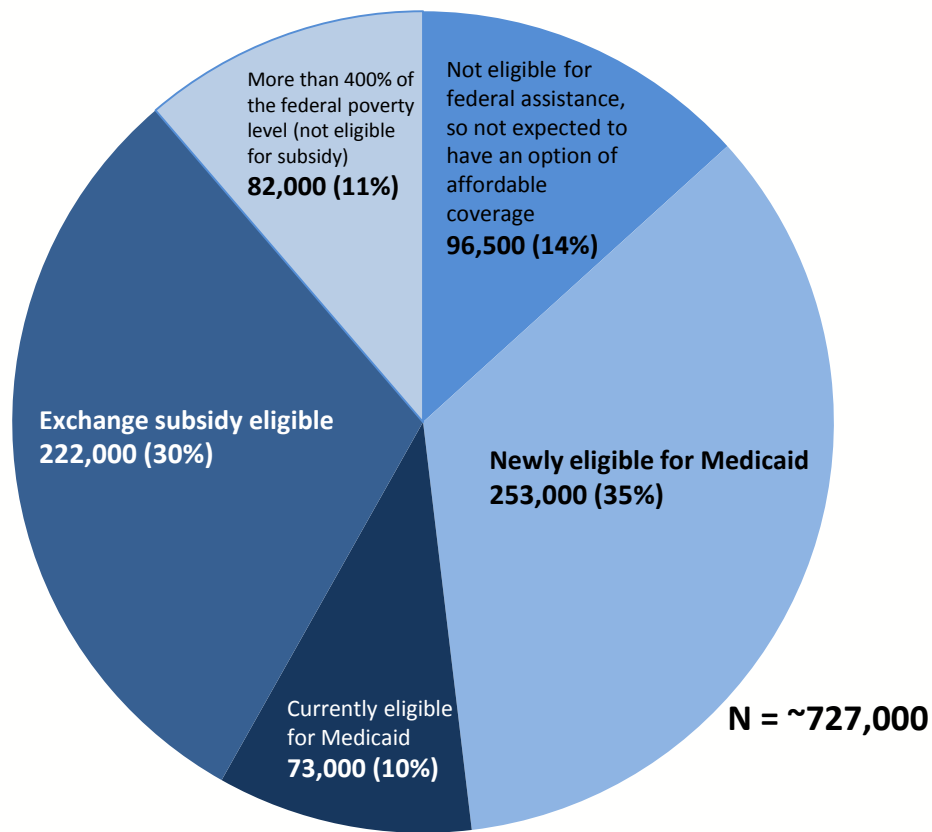
* The ACA's "133% of the FPL" is effectively 138% of the FPL because of a 5% across-the-board income disregard

Biennial Budget Streamlining

- Expenditure authority for Medicaid expansion
(*\$300 million savings assumed*)
- Some program streamlining



~85% of Washington's uninsured adults will have access to affordable coverage under full implementation of the ACA



Source: Urban Institute Analysis of Augmented WA State Database

Medicaid Expansion Overview

- ACA option to expand Medicaid to 138% of the FPL for adults under age 65 not receiving Medicare*
 - **Modified Adjusted Gross Income (MAGI) methodology** defines how income is counted, and how household composition and family size are determined
 - **MAGI** will determine eligibility for children, pregnant women, parents and all adults in the new adult category
- Current Medicaid eligibility standards still apply to aged, blind, disabled, SSI, and foster children
 - **ACA does not impact these groups**
- Washington's new adult group will include:
 - **Childless adults** with incomes below 138% of the FPL
 - **Parents** with incomes between ~40% and 138% of the FPL

* The ACA's "133% of the FPL" is effectively 138% of the FPL because of a 5% across-the-board income disregard

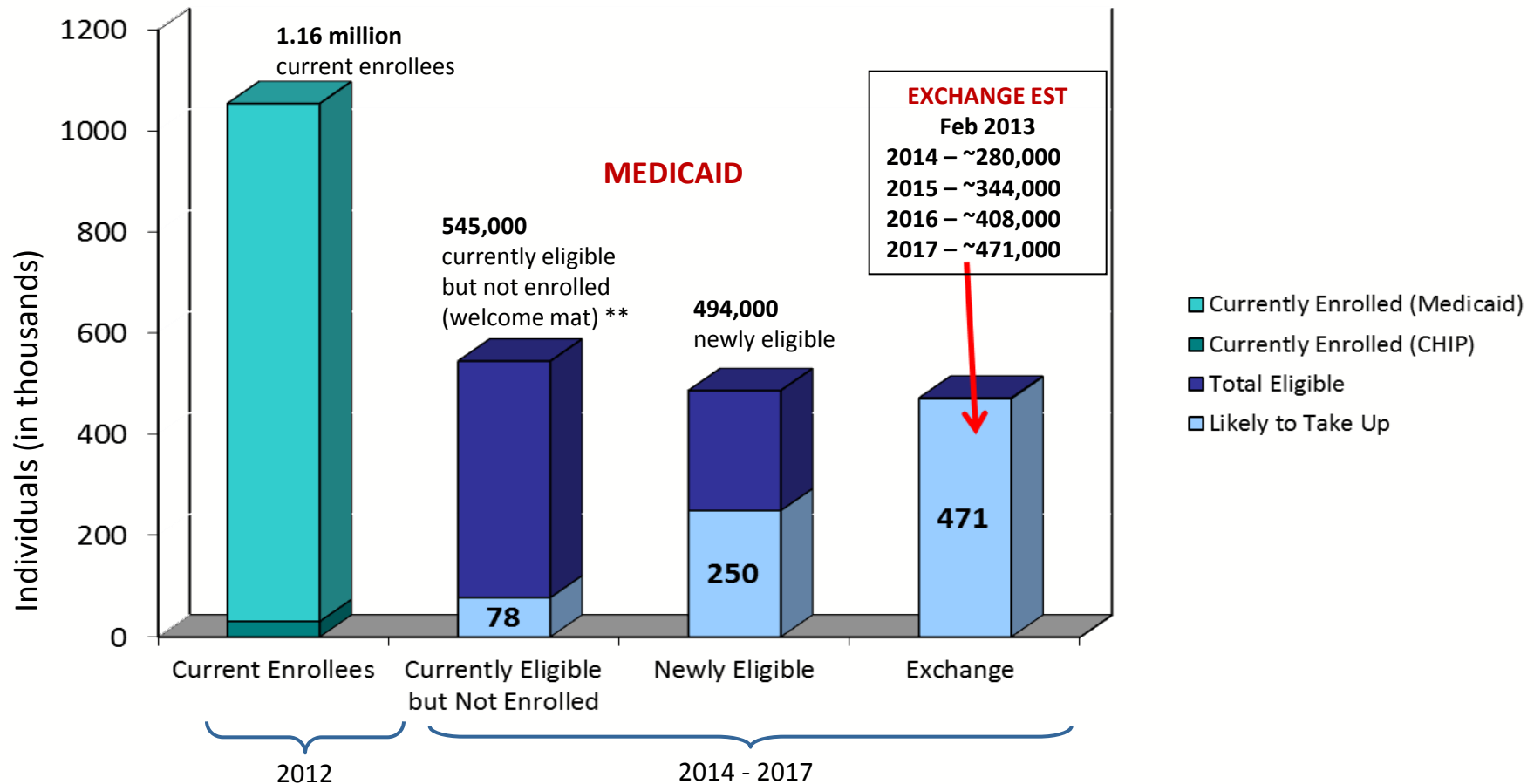
2013 FPL Levels

Federal Poverty Level	Annual Income: Individual	Annual Income Level: Family of 3
100%	\$11,496	\$19,536
133%	\$15,288	\$25,980
138%	\$15,864	\$26,952
200%	\$22,980	\$39,060
300%	\$34,476	\$58,596
400%	\$45,960	\$78,120

Source: <http://aspe.hhs.gov/poverty/13poverty.cfm>

Per HHS directive, after inflation adjustment, the guidelines are rounded and adjusted to standardize the differences between family sizes.

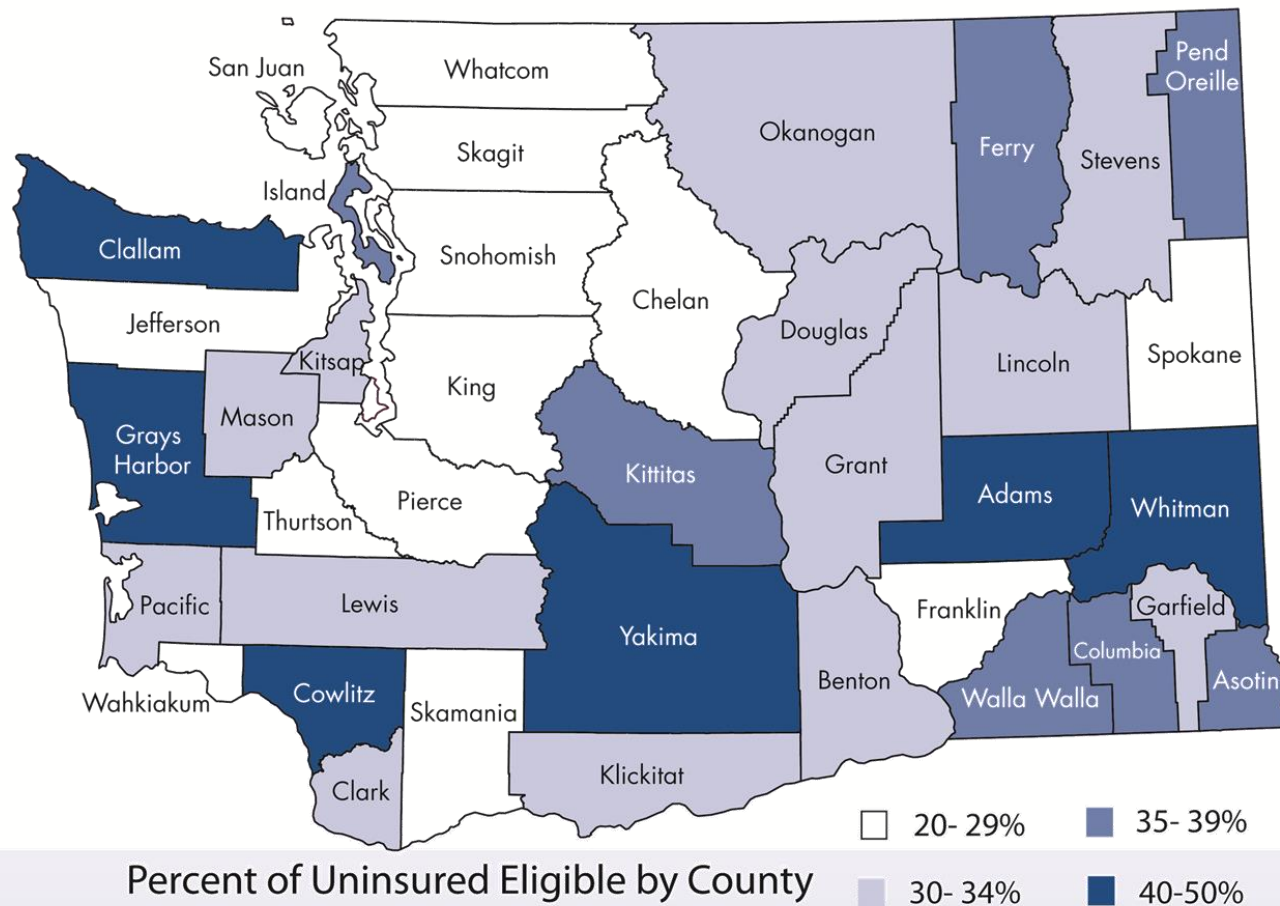
Coverage After ACA Implementation



Note: Analysis forecast assumes full take up rate and the ACA was in effect in 2011.

**Includes individuals who have access to other coverage (e.g., employer sponsored insurance). Sources: The ACA Medicaid Expansion in Washington, Health Policy Center, Urban Institute (May 2012); The ACA Basic Health Program in Washington State, Health Policy Center, Urban Institute (May 2012); Milliman Market Analysis; and Washington Health Care Authority for Medicaid/CHIP enrollment.

Medicaid Expansion Targets Rural Areas



Source: Budget & Policy Center calculations of data from the Office of the Insurance Commissioner (OIC);
This map is for illustrative purposes only- the percentages are based off of the OIC's estimated number of uninsured
people eligible under the expansion, which differs from Urban Institute estimates

Uninsured Groups Remain

- Undocumented immigrants
- Individuals exempt from the mandate who choose to not be insured (e.g., because coverage not affordable)
- Individuals subject to the mandate who do not enroll (and are therefore subject to the penalty)
- Individuals who are eligible for Medicaid but do not enroll

October 1, 2013

New Eligibility Portal

On-the-spot Eligibility Results

- Single portal for Medicaid and the Exchange
- Simplified approach to calculating income
- Use of electronic data to verify eligibility
- Interfaces to federal and state systems
- Real-time eligibility determination

Single Door to Find Coverage

HOME | SIGN IN | ESPAÑOL

CUSTOMER SUPPORT



Find Health Coverage that is Right for You

Welcome to Washington Healthplanfinder, a new way to help you find, compare and select a quality health insurance plan that is right for you, your family and your budget.

[Find and Compare Health Plans](#)

[Apply for Coverage](#)

Small Business Options

If you are a small business owner with up to 50 employees in Washington, you can provide health insurance through Healthplanfinder and you may be eligible for tax credits.

If your employer has signed up for coverage through Washington Healthplanfinder, you will receive instructions and log-in information directly from your employer.

[Cover Your Employees](#)

Click.Compare.Covered

More people than ever before are now eligible for low-cost or free health insurance. Middle-income and low-income individuals and families generally qualify. Healthplanfinder is the only way you can access these savings.

[Learn More](#)

[Renew my Washington Apple Health](#)

WASHINGTON HEALTHPLANFINDER-APPROVED PLANS:

Sign In

USERNAME

PASSWORD

☐ Remember Me

[Sign In](#)

[Forgot your username?](#)

[Forgot your password?](#)

[Create an account](#)

Browsing or Applying?

Begin Anonymous Browsing

Begin Create Account



OPEN ENROLLMENT: OCTOBER 1, 2013 TO MARCH 31, 2014

Your Life, Your Coverage

Healthplanfinder offers you the way to find coverage for yourself and your family members.

Find Quality Coverage

Apply for Coverage

Are you an employer? [Return to homepage.](#)



Your Stories



When I was looking for individual health insurance, the Washington Healthfinder made the choice very simple and easy.

— Joanna Smith, Spokane, WA

Your Savings

Depending on your household's estimated income, you could qualify for savings on your health plan.

[See If You Qualify >](#)

Your Support

Customer support is available to you as you make your decision about a health plan that is right for you and your family. Healthplanfinder has a network of support across Washington so you can get help from someone that works in your community.

[Find a Broker >](#)

[Find a Navigator >](#)

Before You Begin

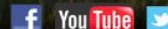
Your Checklist

What you should have on hand before you shop:

- ✓ [Social Security numbers for all applying members](#)
- ✓ [Date of birth for all applying members](#)
- ✓ [Your household's estimated income](#)

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Sample Apple Health Results



Eligibility Results

Congratulations! We received and reviewed your application and determined the following individuals will receive the health care coverage listed below:

Washington Apple Health

The following household members are eligible for Washington Apple Health at no cost.

You will receive a letter telling you which managed care plan you are enrolled with.

You will also receive instructions and a "Healthy Options Medical Benefit Book". The book has more information about your benefits and plans available in your area. Call Washington Apple Health at 1-800-XXX-XXXX if you need help.

Covered Person	Type of Coverage	Status	Coverage Start Date	Coverage End Date
Gill Jones	Washington Apple Health - Adult	Approved	11/01/2013	10/31/2014
Samantha Jones	Washington Apple Health - Pregnancy	Approved	11/01/2013	10/31/2014

Next

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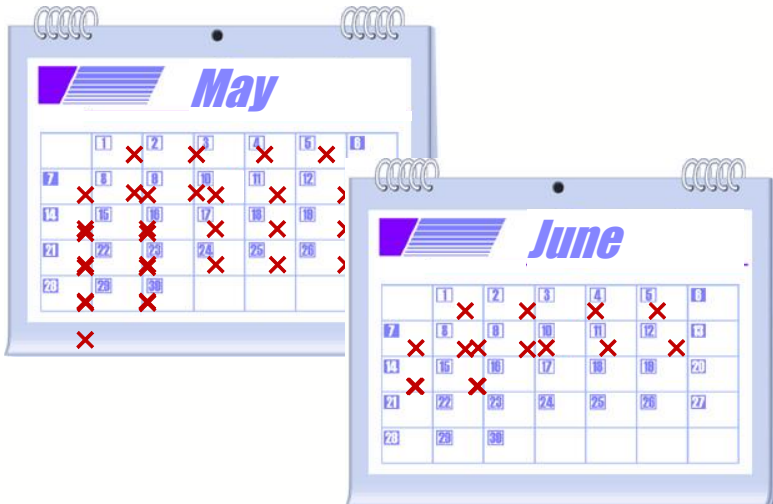
washington
healthplanfinder
powered by the Washington Health Benefit Exchange



The Application Process

**Through
September 30,
2013**

Processing Time:



Up to 45 Days

**Beginning
October 1,
2013**

Processing Time:



30 minutes to 1 hour

Medicaid Covered Benefits

Alternative Benefit Plan

■ Benefits for new adults

- Cover all 10 essential health benefits (EHBs) categories
- Meet mental health parity (currently applies to private health plans /Medicaid managed care not fee-for-service)
- Cover non-emergency medical transportation
- Cover Early Periodic Screening, Diagnosis and Treatment (EPSDT)
- Include enhanced preventive services (e.g., USPSTF A/B services such as SBIRT)
- Include shingles vaccination for adults 60+

■ 2013-15 Budget Authority

- Standard adult benefits except habilitative services only for new adults
- Dental services restored
- Naturopaths covered

■ Public notice of benefits coming very soon

Essential Health Benefits

1. Ambulatory services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

ABP Won't Cover Behavioral Health Continuum

- **Mental Health Services:**
 - Crisis/Involuntary Treatment Act services and related judicial costs
 - Services for people in local Jails
 - Institute for Mental Disease (IMD) hospitals and residential services
 - Other critical safety net programs and services including Offender Re-entry and Residential Treatment Facility room and board

- **Chemical Dependency Services:**
 - IMD chemical dependency residential and detoxification Programs
 - CD residential facility room and board
 - Parent child assistance program
 - Other critical safety net programs and services including Childcare, Fetal Alcohol Syndrome, limited involuntary treatment

Thinking Ahead - Opportunities

Opportunity for Enrollment Support?

Community Based Organizations can assist with outreach to Washington State residents such as:

- **New applications:**
 - Assist individuals in applying for health care coverage through the new health benefit exchange web portal. **Target Newly Eligible Adults** age 19-64 with income up to 138% FPL.
- **Renewals of Medicaid coverage:**
 - Encourage/assist current Medicaid recipients (children, parents, pregnant women) who must renew coverage using the Washingtonhealthplanfinder portal during 2014 (and beyond)
- Did you attend recent training on how to use features available in the WAHealthplanfinder to assist people interested in coverage?

Gaps in Your Community?

Where might you expand or change the role you current serve?

- People not covered through the Exchange or Medicaid
 - Undocumented individuals
 - Uninsured individuals (who choose not to enroll)
- Obligations (?) to provide services not otherwise covered through the Exchange or Medicaid
 - Mental health services
 - Linkages to social supports – housing, transportation
 - Non-allopathic services
 - Dental

Future Opportunities?

Where might you expand or change the role you current serve?

- What partnerships could be expanded / developed?
 - Relationships with managed care plans
 - Relationships with other providers (e.g., dentists)
 - Links to American Indian/Alaska native health systems
- What are the implications of potential reimbursement opportunities?
- What can you share about your strategic planning?

Resources

- HCA Medicaid Expansion 2014: www.hca.wa.gov/hcr/me
 - Contact Us: medicaidexpansion2014@hca.wa.gov

- WA Health Benefit Exchange: www.wahbexchange.org
 - Contact Us: info@wahbexchange.org

- State Health Care Innovation Planning
 - Focused strategies & tactics are in analysis phase—nothing finalized
 - Outline draft plan will be available at:
<http://www.hca.wa.gov/shcip/Pages/default.aspx>
 - Sign up to receive updates from Feedback Network: simquestions@hca.wa.gov
 - Next webinar October 15, 11 a.m. - 12:30 p.m.
Register at: <https://www2.gotomeeting.com/register/444595962>